

IN THE UNITED STATES BANKRUPTCY COURT FOR  
THE DISTRICT OF PUERTO RICO

IN RE:

CASE NO. 01-14173 BKT

RUBEN VELAZQUEZ VALEDON

Chapter 13

ANGELA SANTIAGO COLON

XXX-XX-5399

XXX-XX-5824

FILED & ENTERED ON 05/08/2007

Debtor(s)

DISCHARGE OF DEBTOR AFTER COMPLETION OF CHAPTER 13 PLAN

It appearing that the debtor is entitled to a discharge.  
IT IS ORDERED:

The debtor is granted a discharge under section 1328(a) of title 11,  
United States Code, (the Bankruptcy Code).

San Juan, Puerto Rico, this 08 day of May, 2007.

  
Brian K. Tester  
U. S. Bankruptcy Judge

cc: All creditors

SEE THE BACK THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain *community property* owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay any damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Debts that are in the nature of alimony, maintenance, or support;
- a. Debts for most student loans;
- b. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- c. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- d. Debts provided for under section 1322(b) (5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due; and
- e. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Bankruptcy Noticing Center  
2525 Network Place, 3rd Floor  
Herndon, Virginia 20171-3514

# CERTIFICATE OF SERVICE

District/off: 0104-3  
Case: 01-14173

User: rodriguez  
Form ID: pdf001

Page 1 of 1  
Total Served: 23

Date Rcvd: May 08, 2007

The following entities were served by first class mail on May 10, 2007.

db +RUBEN VELAZQUEZ VALEDON, HC 01 BOX 13150, PENUELAS, PR 00624-9700  
jdb +ANGELA SANTIAGO COLON, HC 01 BOX 13150, PENUELAS, PR 00624-9700  
smg DEPARTAMENTO DE HACIENDA, PO BOX 9024140, OFICINA 424-B, SAN JUAN, PR 00902-4140  
smg FEDERAL LITIGATION DEPT. OF JUSTICE, PO BOX 9020192, SAN JUAN, PR 00902-0192  
smg ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 21126,  
PHILADELPHIA PA 19114-0326  
(address filed with court: INTERNAL REVENUE SERVICE, PO BOX 21126,  
PHILADELPHIA, PA 19114-0326)  
smg PR DEPARTMENT OF LABOR, PRUDENCIO RIVERA MARTINEZ BLDG, 505 MUNOZ RIVERA AVENUE, 12 FLOOR,  
SAN JUAN, PR 00918  
smg +US TRUSTEE, EDIFICIO OCHOA, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938  
ust +EDWARD A. GODOY, OFFICE OF THE U. S. TRUSTEE, OCHOA BUILDING, 3RD FLOOR,  
500 TANCA STREET, SUITE 301, SAN JUAN, PR 00901-1938  
ust +MARIA DE LOS ANGELES GONZALEZ, OFFICE OF THE US TRUSTEE, OCHOA BUILDING,  
500 TANCA ST SUITE 301, SAN JUAN, PR 00901-1938  
ust +MONSITA LECAROS ARIBAS, OFFICE OF THE US TRUSTEE (UST), OCHOA BUILDING,  
500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938  
ust +MONSITA LECAROS ARIBAS (MM), OFFICE OF THE US TRUSTEE, OCHOA BUILDING,  
500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938  
ust +NANCY PUJALS, OFFICE OF THE US TRUSTEE, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938  
ust +OFFICE U.S. TRUSTEE, EXECUTIVE OFFICE OF THE US TRUSTEE, 500 TANCA STREET, SUITE 301,  
SAN JUAN, PR 00901-1938  
cr +VATIV, AGENT FOR PALISADES COLLECTION, PO BOX 19249, SUGAR LAND, TX 77496-9249  
1585428 BANCO SANTANDER, PO BOX 362589, SAN JUAN, PR 00936 2589  
1585429 CHRYSLER CREDIT OF PR, DAY & RG LEGAL SERVICES INC, PO BOX 191635, SAN JUAN, PR 00919-1635  
1585436 CHRYSLER CREDIT OF PR, PO BOX 71335, SAN JUAN, PR 00936 8435  
1585431 DEPARTMENT OF TREASURY, SECCION DE QUIEBRAS OFICINA 424-B, PO BOX 9024140,  
SAN JUAN, PR 00902-4140  
1585437 ISLAND FINANCE, BANKRUPTCY DEPT, PO BOX 195369, HATO REY, PR 00919 5369  
1585433 ISLAND FINANCE PUERTO RICO INC, BANKRUPTCY DEPARTMENT, PO BOX 195369,  
SAN JUAN, PR 00919-5369  
1585438 SAM S CREDIT, PO BOX 105980, DEPARTMENT 77, ATLANTA, GA 30353 5980  
1585430 SCOTIABANK, PO BOX 362649, SAN JUAN, PR 00936-2649  
1585434 +TRIANGLE HONDA, PONCE BY PASS, PO BOX 29477, SAN JUAN, PR 00929-0477

The following entities were served by electronic transmission.

NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

ust\* +US TRUSTEE, EDIFICIO OCHOA, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938  
1585432\* BANCO SANTANDER, PO BOX 362589, SAN JUAN, PR 00936-2589  
1585435\* SCOTIABANK, PO BOX 362649, SAN JUAN, PR 00936 2649

TOTALS: 0, \* 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 10, 2007

Signature:

